



I served my country in both the U.S. Army and in the Marine Corps. From the beginning of my military career, I was taught that the fundamental tenets of leadership are to lead by example and to never ask others to do anything that you would be unwilling to do. Today, our nation is mired in debt and we in Congress have to make tough decisions to find a way out of this crisis. This will involve asking the American people to make sacrifices related to their reliance on a government that has grown much larger than our economy will ever be able to support.

These are extremely difficult economic times and Congress needs to set an example for the country. I believe that ending our retirement plan would be a good start. If members of Congress are to be servants of the people then how can they receive a benefit that is not available to the average American citizen? The answer is simple; Congress must vote to end its own retirement plan and demonstrate to the American people that we understand that we are servants of the people and not a political elite completely exempt from the challenges felt by most Americans.

This month, I am introducing legislation that will put an end to the retirement plan available to members of Congress. It is my belief that our founding fathers envisioned Congress as a citizen legislature comprised of members who were successful in a career path outside of Congress and who would not be reliant upon their service as an elected United States Representative or Senator to provide them with a retirement that they should have earned before they began serving their country at our nation's capitol.

The Congressional retirement plan gives U.S. Representatives and Senators 1.7 percent of their \$174,000 annual salary for every year they serve in Congress for up to 20 years and 1 percent thereafter. Members are required to pay a mandatory 1.3 percent of their salary toward their Congressional retirement plan. However, members of Congress are not vested in the retirement plan (eligible) until they serve at least five years and cannot begin drawing their monthly retirement checks until they are at least 62 years old. For example, if a member of Congress served for 20 years, and they were at least 62, he or she would receive 34 percent of their salary, or \$59,160 per year, and if they served for 30 years they would receive 44 percent of their annual salary, or \$76,560.

Members of Congress will still be required to pay into Social Security and may participate in the Federal Thrift Savings Plan, available to all federal employees. My legislation would honor any retirement benefits already accrued by members of Congress prior to its enactment. It would also reimburse members, who will have served for less than five years when my legislation becomes law, for their 1.3 percent of salary contributions since they will have already paid into the pension plan from which they will never realize a benefit from.

In January, I introduced House Resolution 270 that would cut Congressional pay by 10 percent, reduce congressional office budgets, and require federal civilian employees to take a non-consecutive, two-week furlough in 2012. An exception is provided in the legislation for federal employees involved in national security or reasons related to public safety including law enforcement. The reduction in congressional office budgets was adopted in the recent debt ceiling agreement but I'm not confident that either of the other two provisions will ever be enacted.

Unlike House Resolution 270, I am very optimistic about the chances of my proposal to end the Congressional retirement system passing because it clearly addresses part of the overall need to reform the culture of Congress. I believe that the issue of the Congressional pension system will be easily understood by the voting public and will rise up to a level where members of Congress will be questioned about their position on this legislation in town hall meetings across the country and by challengers during their upcoming re-election campaigns.

Ending the Congressional retirement plan may be little more than a symbolic move toward fiscal responsibility from a leadership perspective but it will be viewed as important by the American people as a step forward in changing the culture of Washington, D.C.

-By U.S. Rep. Mike Coffman, published September 24, 2011
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